

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN**

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In re:  
WILLIAM R. VEURINK,  
  
Debtor.  
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Case No. : DG 09-03203  
Chapter 13  
Honorable Scott W. Dales

**FIRST AMENDMENT TO CHAPTER 13 PLAN - PRE-CONFIRMATION**

NOW COMES the above Debtor and hereby amends his Chapter 13 plan as follows:

1. The Debtor clarifies ¶ II. B. 4. and ¶ II. C. 2 of his original plan, as follows: attorney fees allowed by the Court shall be paid after adequate protection payments allowed by separate order of the Court and after the minimum monthly payment amount to JPMorgan Chase referenced in ¶ II. E. 4. a. 2).

2. The Debtor amends ¶ II. E. 4. a. 2) to provide for minimum monthly payments to JPMorgan Chase in the amount of \$181.00. The Debtor further clarifies that interest will be paid to JPMorgan Chase at the *Till* rate of 4.25% or such other rate as determined by the Court.

3. The Debtor amends ¶ II. D. 1. to provide for the DSO holder's telephone number: 616-842-2114. The Debtor's DSO has been assigned to the Ottawa County Friend of the Court, 414 Washington, Grand Haven, Michigan 49417, telephone 616-846-8210. The Debtor affirmatively states that he is current with these obligations, that there are no arrearages for the obligation, and that he will continue to pay these obligations

directly to the Ottawa County Friend of the Court outside the plan

4. The Debtor clarifies that the term “disposable income” includes any and all net bonuses he receives during the term of the plan. The Debtor cannot estimate the amount, if any, of any bonus he will receive in the future because that is completely within his employer’s discretion.

5. The Debtor affirmatively states that he requires the 2008 Hummer so that he may adequately perform his job. As part of his job, the Debtor travels to extremely remote lumbering sites throughout Michigan, Ohio and West Virginia and encounters very rough muddy, and (seasonally) snowy terrain on a daily basis.

6. The Debtor amends ¶ I. A. 1. of his plan to increase his weekly plan payment to \$513.00 per week.

7. The Debtor will file an objection to the proof of claim filed by Homecomings related to his first mortgage. The Debtor will also file an adversary proceeding against Homecomings or its successor. The Debtor anticipates significantly reducing the alleged mortgage arrears, escrow shortage, and his regular monthly payment amount through these actions.

In all other respects, the original petition and plan shall remain the same.

**DECLARATION**

I, William R. Veurink, declare under penalty of perjury that I have read the above plan amendment, and that it is true and correct to the best of my knowledge, information and belief.

Dated: 28 September 2009

/s/ William R. Veurink  
William R. Veurink, Debtor

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